

Information to identify the case:

Debtor 1	Robert J. Wentzel	Social Security number or ITIN	xxx-xx-6693
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Laura L. Gibson	Social Security number or ITIN	xxx-xx-0709
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **17-25121-GLT**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Robert J. Wentzel

Laura L. Gibson

7/23/18

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Robert J. Wentzel
 Laura L. Gibson
 Debtors

Case No. 17-25121-GLT
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: bsil
 Form ID: 318

Page 1 of 3
 Total Noticed: 44

Date Rcvd: Jul 23, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 25, 2018.

db/jdb +Robert J. Wentzel, Laura L. Gibson, 2836 Connecticut Ave., Pittsburgh, PA 15216-1935
 14750565 +Best Buy, PO Box 6497, Sioux Falls, SD 57117-6497
 14750566 Borough of Dormont, c/o Jordan Tax Service, PO Box 200, Bethel Park, PA 15102-0200
 14750567 +Bureau of Unemployment Compensation, c/o Comm. of PA Dept of Labor & Industry, PO Box 67503, Harrisburg, PA 17106-7503
 14750572 ++COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157 (address filed with court: Columbia Gas Company, PO Box 742537, Cincinnati, OH 45274-2537)
 14750575 +CW Nexus Credit Card, 101 Crossways Park, Woodbury, NY 11797-2020
 14750573 +Comcast, c/o Waypoint Resource Group, PO Box 8588, Round Rock, TX 78683-8588
 14750577 +Estate Information Services, PO Box 1730, Reynoldsburg, OH 43068-8730
 14750581 +Glenbeigh Business Office - Medical, c/o Global Control, 22 East Main Street, PO Box 750, Geneva, OH 44041-0750
 14750587 +Mariner Finance, 8211 Town Center Drive, Nottingham, MD 21236-5904
 14750589 +Northland Group Inc., PO Box 390905, Minneapolis, MN 55439-0905
 14750593 Pennsylvania American Water Company, PO Box 371412, Pittsburgh, PA 15250-7412
 14771397 +Retreat Premier Addiction Treatment, 1170 South State Street, Ephrata, PA 17522-2601
 14750596 +Round Point Mortgage, 5032 Parkway Plaza Blvd., Charlotte, NC 28217-1918
 14771398 +RoundPoint Mortgage Svc. Corp., 5032 Parkway Plaza Blvd., Charlotte, NC 28217-1934
 14771399 Sherwin Williams, 3603 Library Road, Pittsburgh, PA 15234-2230
 14750597 +The Bureaus, 650 Dundee Road, Suite 370, Northbrook, IL 60062-2757
 14750598 +Weinstein Imaging Associates, 5850 Centre Avenue, Pittsburgh, PA 15206-3780

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. tr +EDI: BRCCRAWFORD.COM Jul 24 2018 06:08:00 Rosemary C. Crawford, Crawford McDonald, LLC., P.O. Box 355, Allison Park, PA 15101-0355

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 24 2018 02:22:15 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946

cr +EDI: AGFINANCE.COM Jul 24 2018 06:08:00 OneMain, P.O. Box 3251, Evansville, IN 47731-3251

14750568 EDI: CAPITALONE.COM Jul 24 2018 06:08:00 Capital One Bank, PO Box 30281, Salt Lake City, UT 84130-0281

14750574 +EDI: RESURGENT.COM Jul 24 2018 06:08:00 Credit One Bank, c/o LNVN Funding & Resurgent Capital Svc, PO Box 1269, Greenville, SC 29602-1269

14750576 +E-mail/Text: kburkley@bernsteinlaw.com Jul 24 2018 02:22:54 Duquesne Light Company, 411 Seventh Avenue, Pittsburgh, PA 15219-1942

14750579 E-mail/Text: bankruptcynotice@fcbanking.com Jul 24 2018 02:21:57 First Commonwealth Bank, P. O. Box 400, Indiana, PA 15701-0400

14750578 +EDI: BLUESTEM Jul 24 2018 06:08:00 Fingerhut & WebBank, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820

14750580 EDI: AMINFOFP.COM Jul 24 2018 06:08:00 First Premier Bank, 3820 North Louise Avenue, Sioux Falls, SD 57107-0145

14750582 EDI: CITICORP.COM Jul 24 2018 06:08:00 Home Depot & Citibank, PO Box 6497, Sioux Falls, SD 57117-6497

14750583 EDI: JEFFERSONCAP.COM Jul 24 2018 06:08:00 Jefferson Capital Systems, 16 McLeland Road, Saint Cloud, MN 56303

14750584 E-mail/Text: bknotificationdistribution@jhcapiatgroup.com Jul 24 2018 02:23:09 JH Portfolio Debt Equities, 5757 Phantom Drive, Suite 225, Hazelwood, MO 63042-2429

14750585 +E-mail/Text: BKRMailOPS@weltman.com Jul 24 2018 02:22:02 Kay Jewelers, 375 Ghent Road, Akron, OH 44333-4600

14771386 EDI: RESURGENT.COM Jul 24 2018 06:08:00 LNVN Funding, PO Box 10584, Greenville, SC 29603-0584

14750586 +EDI: TSYS2.COM Jul 24 2018 06:08:00 Macy's, PO Box 8218, Mason, OH 45040-8218

14771393 EDI: AGFINANCE.COM Jul 24 2018 06:08:00 One Main, PO Box 969, Evansville, IN 47706-0969

14750592 +EDI: AGFINANCE.COM Jul 24 2018 06:08:00 One Main Financial, PO Box 1010, Evansville, IN 47706-1010

14779872 +EDI: PRA.COM Jul 24 2018 06:08:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

14753659 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 24 2018 02:22:15 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg PA 17128-0946

14750594 +EDI: CCUSA.COM Jul 24 2018 06:08:00 Pittsburgh Gastroenterology, c/o Credit Collections, 16 Distributor Drive, Suite 1, Morgantown, WV 26501-7209

14750595 +EDI: CCS.COM Jul 24 2018 06:08:00 Progressive Insurance, c/o Credit Collection Services, PO Box 607, Norwood, MA 02062-0607

14771400 EDI: AGFINANCE.COM Jul 24 2018 06:08:00 Springleaf Financial, PO Box 742536, Cincinnati, OH 45274

14771402 EDI: AISTMBL.COM Jul 24 2018 06:08:00 TMobile, P.O. Box 742596, Cincinnati, OH 45274-2596

14771403 +EDI: VERIZONCOMB.COM Jul 24 2018 06:08:00 Verizon Wireless, PO Box 25505, Lehigh Valley, PA 18002-5505

14771405 E-mail/Text: bankruptcynotice@westlakefinancial.com Jul 24 2018 02:22:27 Westlake Financial, P.O. Box 54807, Los Angeles, CA 90054-0807

District/off: 0315-2

User: bsil
Form ID: 318

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Total Noticed: 44

Date Rcvd: Jul 23, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

147750599 +E-mail/Text: bankruptcynotice@westlakefinancial.com Jul 24 2018 02:22:27
Westlake Financial Services, 4751 Wilshire Blvd., Suite 100, Los Angeles, CA 90010-3847
TOTAL: 26

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr First Guaranty Mortgage Corporation
cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14771365* +Best Buy, PO Box 6497, Sioux Falls, SD 57117-6497
14771366* Borough of Dormont, c/o Jordan Tax Service, PO Box 200, Bethel Park, PA 15102-0200
14771367* +Bureau of Unemployment Compensation, c/o Comm. of PA Dept of Labor & Industry, PO Box 67503,
Harrisburg, PA 17106-7503
14771372* ++COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157
(address filed with court: Columbia Gas Company, PO Box 742537, Cincinnati, OH 45274-2537)
14771375* +CW Nexus Credit Card, 101 Crossways Park, Woodbury, NY 11797-2020
14750569* Capital One Bank, PO Box 30281, Salt Lake City, UT 84130-0281
14750570* Capital One Bank, PO Box 30281, Salt Lake City, UT 84130-0281
14750571* Capital One Bank, PO Box 30281, Salt Lake City, UT 84130-0281
14771368* Capital One Bank, PO Box 30281, Salt Lake City, UT 84130-0281
14771369* Capital One Bank, PO Box 30281, Salt Lake City, UT 84130-0281
14771370* Capital One Bank, PO Box 30281, Salt Lake City, UT 84130-0281
14771371* Capital One Bank, PO Box 30281, Salt Lake City, UT 84130-0281
14771373* +Comcast, c/o Waypoint Resource Group, PO Box 8588, Round Rock, TX 78683-8588
14771374* +Credit One Bank, c/o LVNV Funding & Resurgent Capital Svc, PO Box 1269,
Greenville, SC 29602-1269
14771376* +Duquesne Light Company, 411 Seventh Avenue, Pittsburgh, PA 15219-1942
14771377* +Estate Information Services, PO Box 1730, Reynoldsburg, OH 43068-8730
14771379* ++FIRST COMMONWEALTH BANK, PO BOX 400, INDIANA PA 15701-0400
(address filed with court: First Commonwealth Bank, P. O. Box 400, Indiana, PA 15701-0400)
14771378* +Fingerhut & WebBank, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
14771380* First Premier Bank, 3820 North Louise Avenue, Sioux Falls, SD 57107-0145
14771381* +Glenbeigh Business Office - Medical, c/o Global Control, 22 East Main Street, PO Box 750,
Geneva, OH 44041-0750
14771382* Home Depot & Citibank, PO Box 6497, Sioux Falls, SD 57117-6497
14771383* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999
(address filed with court: Jefferson Capital Systems, 16 McLeland Road,
Saint Cloud, MN 56303)
14771384* JH Portfolio Debt Equities, 5757 Phantom Drive, Suite 225, Hazelwood, MO 63042-2429
14771385* +Kay Jewelers, 375 Ghent Road, Akron, OH 44333-4600
14771387* +Macy's, PO Box 8218, Mason, OH 45040-8218
14750588* +Mariner Finance, 8211 Town Center Drive, Nottingham, MD 21236-5904
14771388* +Mariner Finance, 8211 Town Center Drive, Nottingham, MD 21236-5904
14771389* +Mariner Finance, 8211 Town Center Drive, Nottingham, MD 21236-5904
14750590* +Northland Group Inc., PO Box 390905, Minneapolis, MN 55439-0905
14750591* +Northland Group Inc., PO Box 390905, Minneapolis, MN 55439-0905
14771390* +Northland Group Inc., PO Box 390905, Minneapolis, MN 55439-0905
14771391* +Northland Group Inc., PO Box 390905, Minneapolis, MN 55439-0905
14771392* +Northland Group Inc., PO Box 390905, Minneapolis, MN 55439-0905
14771394* Pennsylvania American Water Company, PO Box 371412, Pittsburgh, PA 15250-7412
14771395* +Pittsburgh Gastroenterology, c/o Credit Collections, 16 Distributor Drive, Suite 1,
Morgantown, WV 26501-7209
14771396* +Progressive Insurance, c/o Credit Collection Services, PO Box 607, Norwood, MA 02062-0607
14771401* +The Bureaus, 650 Dundee Road, Suite 370, Northbrook, IL 60062-2757
14771404* +Weinstein Imaging Associates, 5850 Centre Avenue, Pittsburgh, PA 15206-3780
TOTALS: 1, * 39, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 25, 2018

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: bsil
Form ID: 318

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Total Noticed: 44

Date Rcvd: Jul 23, 2018

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 23, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor First Guaranty Mortgage Corporation
bkgroup@kmlawgroup.com
Kenneth Steidl on behalf of Debtor Robert J. Wentzel julie.steidl@steidl-steinberg.com,
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;leslie.
nebel@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-ste
inberg.com
Kenneth Steidl on behalf of Joint Debtor Laura L. Gibson julie.steidl@steidl-steinberg.com,
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;leslie.
nebel@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-ste
inberg.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Rosemary C. Crawford crawfordmcdonald@aol.com, PA68@ecfcbis.com

TOTAL: 5